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5/15 DK W BK 684 PG 760  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared by:  
Morris & Associates  
2309 Oliver Road  
Monroe, LA, 71201  
Telephone: 318-330-9020  
Emily Kaye Courteau Bar# 100570

JA  
Angela

Return To:  
Morris & Associates  
2309 Oliver Road  
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**Substitute Trustee's Deed  
Indexing Instructions**

Lot 7, Chickasaw Heights S/D, Sec 23, T1S, R7W, Plat Book 90, Page 29, DeSoto Co., MS.

29-29-31

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

GRANTOR:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

GRANTEE:  
Federal Home Loan Mortgage Corporation c/o  
Bank of America, N.A.  
7105 Corporate Drive  
Plano, TX 75024  
(800) 669-6650

WHEREAS, on the 28th day of November, 2005 and acknowledged on the 28th day of November, 2005, Avonetta Hunt, executed and delivered a certain Deed of Trust unto Robin Glynn, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc. Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2362 at Page 465; and

WHEREAS, on the 18th day of April, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loan Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3297 at Page 110; and

WHEREAS, on the 3rd day of December, 2007 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2827 at Page 386; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated April 27, 2012 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 29th day of May, 2012, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 29th day of May, 2012, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 7, Chickasaw Heights Subdivision, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 90, Pages 29-31, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, at said sale Bank of America, N.A. was the highest bidder and best bidder, therefore, for the sum of \$172,000.00 and the same was then and there struck off to Bank of America, N.A. and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

WHEREAS, Bank of America, N.A., has requested transfer and assignment of its bid to Federal Home Loan Mortgage Corporation and has authorized the undersigned to convey the property described above to Federal Home Loan Mortgage Corporation and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of Bank of America, N.A., as the highest and best bidder to Federal Home Loan Mortgage Corporation, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto Federal Home Loan Mortgage Corporation the land and property herein described.

I convey only such title as is vested in me as Substitute Trustee.

FM/F07-2582

WITNESS MY SIGNATURE, this the 9 day of July, 2012.

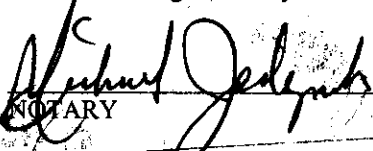


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

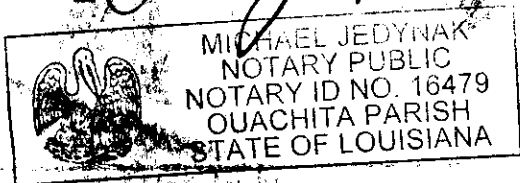
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 9 day of July, 2012, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



NOTARY

AT DEATH  
MY COMMISSION EXPIRES



F07-2582

F07-2582/Hunt

**Affidavit of Publication**

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI }  
COUNTY OF DESOTO } SS

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

May 08, 2012, May 15, 2012, May 22, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED



Clerk

Subscribed to and sworn to me this 22nd day of May 2012.

Substitute Trustee's Notice of Sale  
STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 28th day of November, 2005 and acknowledged on the 28th day of November, 2005, Avonetta Hunt, executed and delivered a certain Deed of Trust unto Robin Glynn, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2362 at Page 465; and WHEREAS, on the 18th day of April, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP Ika Countrywide Home Loan Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3297 at Page 110; and WHEREAS, on the 3rd day of December, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2827 at Page 386; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit: Lot 7; Chickasaw Heights Subdivision, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 90, Pages 29-31, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property. I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2012.

Emily Kaye Courteau  
Substitute Trustee  
2309 Oliver Road  
Monroe, LA 71201  
(318) 330-9020  
FM/F07-2582  
PUBLISH: 5-8-12 / 5-15-12 / 5-22-12

  
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013



00002954 00010356 318-323-9741

Kimberly West  
Morris & Associates  
2309 Oliver Road  
Monroe, LA 71201